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Vancouver metro

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METRO IN PARIS

Moving scenes from the City of Light, 1 year after terror struck

metroNEWS

B.C. Lions quarterback Jonathon Jennings, left, and Stephen Adekolu celebrate at BC Place Stadium on Sunday. THE CANADIAN PRESS

ROARING COMEBACK

Late-game heroics lead Lions into Western final

metroSPORTS

Experts fear for orca population

WILDLIFE

Death of female killer whale off B.C. coast troubling

The death of a single wild animal is not usually significant, but for an endangered species of killer whales the loss of a young female has some experts worried that the population may reach a point where it stops growing.

There are only 80 killer whales among the southern residents — a clan of orcas that live in the waters off southern British Columbia and Washington State — and the death of each female is a lost opportunity to increase the pod.

Ken Balcomb, senior scientist for the Centre for Whale Research, said the recently deceased orca called J28 follows a trend of females dying either late in pregnancy or not long after giving birth. "This has got to stop," he said. "The population is not going to recover if we don't have reproductive females."

J28 gave birth to a male calf in October last year.

Researchers noticed something was wrong last January, Balcomb said, when she began losing weight.

The 23-year-old orca died in October near the Juan de Fuca Strait separating Vancouver Island from Washington state.

Her new-born calf also looked thin, and Balcomb said his survival without a mother was unlikely.

J28's body was not recovered so the cause of death remains uncertain, but Balcomb said he suspects an inadequate food supply and toxins are to blame.

Killer whales have been found to carry high levels of toxins in their blubber, the result of pollutants in the water and in their food.

> **The population is not going to recover if we don't have reproductive females.**
> Ken Balcomb

The whales — and their neighbouring northern residents which ply the waters off B.C. and Alaska — rely predominantly on chinook salmon but also eat chum and coho.

Balcomb said in years chinook and other fish stocks are poor, the orcas are forced to metabolize their blubber, subsequently releasing toxins into their blood and organs. THE CANADIAN PRESS

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A setback to climate action

ENVIRONMENT

Think-tank to host discussion on implications of U.S. election

David P. Ball
Metro | Vancouver

It was among the least-mentioned issues before Donald Trump's election upset last Tuesday.

But a Canadian environmental think-tank is warning the U.S. election results will have "enormous implications for global efforts to address the climate crisis," according to a statement from the Pembina Institute.

The environmental think-tank is planning an online public forum Tuesday morning moderated by its Vancouver-based climate policy expert Matt Horne.

According to the Institute's executive director, however, all may not be lost despite Trump's pledge to cut clean energy subsidies, boost fossil fuel industries and withdraw from international climate agreements.

Donald Trump has pledged to cut clean energy subsidies, boost fossil fuel industries and withdraw from international climate agreements. JONATHAN HAYWARD/THE CANADIAN PRESS

"There will be setbacks on some issues where we have seen progress in recent years," said Ed Whittingham in a statement Thursday. "But, as we have seen here in Canada, much progress can still be made at the subnational level.

"We have momentum on our side at all levels of government. Let's use this election outcome as an opportunity to raise our level of our ambition, and secure more of the North American clean energy investment market as a result."

Whittingham's Calgary-based organization, which has offices in Vancouver, will bring together experts Tuesday for the online event U.S. Election Results: What Do They Mean for Climate, Energy, and Canada?

> **There will be setbacks on some issues where we have seen progress in recent years.**
> Ed Whittingham

In his post-election statement, Whittingham warned Canadians that "the Trump phenomenon could happen here … We must do what we can to ensure that similar ideas are not normalized and allowed to take root in Canada."

One lesson from the Trump victory for climate policy advocates, he added, is a reminder they must "work hard" to make sure Canada's own climate and energy policies "do not disproportionately penalize low-income Canadians" and risk further galvanizing them to a "blowback moment" similar to the U.S. election's.

Featured speakers at the Pembina forum include University of British Columbia political scientist Kathryn Harrison, who is a professor with UBC's Institute for Resources, Environment and Sustainability.

Also speaking are acclaimed New York Times environmental columnist Andrew Revkin and energy policy expert Greg Dotson of the Washington, D.C.-based think-tank Center for American Progress.

The online forum, scheduled for 11 a.m. Tuesday, is free of charge but requires participants to register at pembina.org/USElection.

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Pipeline's impact on salmon greater than expected: Study

ENVIRONMENT

Key stop for migrating fish could be altered 'drastically'

Wanyee Li
Metro | Vancouver

Young salmon in Canada's second biggest watershed for the species may suffer more from the nearby Pacific North West LNG project than previously thought, according to a new Simon Fraser University (SFU) study.

The Skeena River in northern B.C. serves as a stopover point for juvenile salmon migrating from their freshwater birthplace to the Pacific Ocean.

The Canadian Environmental Assessment Agency (CEAA) previously stated that young salmon spend a brief amount of time in the Skeena River estuary as they migrate to the ocean but SFU biology professor Jonathan Moore found that some salmon spent as many as several months in the estuary.

"The environmental assessment stated that young salmon were just passing through the estuary, but this statement wasn't based on data," said Moore, the lead author of the study.

"We discovered the opposite. Young salmon were rearing for weeks to months."

The discovery fills a key "scientific gap" in understanding the environmental risks — a gap that the PNW LNG's environmental assessment neglected to address, he said.

Moore, and a team of researchers measured isotope levels in salmon to determine how long they stayed in the Skeena River estuary. The study's results show that 75 per cent of chinook in the study stayed in the estuary for more than three weeks to feed.

"The species that hung out there the longest were Chinook salmon and that's important because other studies have found that they are [...] particular sensitive to changes in habitat," said Moore.

Moore collected over 250 samples of Chinook, pink, chum, sockeye, and coho salmon in this study. Researchers have found that in general, the bigger the fish, the higher chance it has of surviving in the ocean. This suggests that estuaries are "critical habitats for juvenile Chinook salmon," the study stated.

A large industrial project like PNW LNG could drastically change the landscape for salmon in the area, he said.

Christine Smith-Martin, of the Tsimshian First Nation, holds up a jar of salmon before the federal government announced the approval of the Pacific NorthWest LNG project, during a news conference at the Sea Island Coast Guard Base in Richmond, B.C. DARRYL DYCK/THE CANADIAN PRESS

> (It) can change a lot of different aspects of the habitat ranging from noise to light to turbidity to potential contaminants.
>
> Excerpt from the Simon Fraser University study

INFRASTRUCTURE

The roads that repair themselves

David P. Ball
Metro | Vancouver

If you're fed up with street work clogging up Vancouver, you may want to take note of a University of B.C.-led team's latest invention.

Nemy Banthia, Canada Research Chair in Infrastructure Rehabilitation, may have stumbled upon a solution to the need to repave streets, thanks to nano-fibres — tiny white strands coated in a substance that attracts water.

"This coating creates a higher humidity environment," Banthia explained in a phone interview. "Cement hydrates when the humidity goes up, so if a crack is created these fibres secrete a nano-material to release humidity — which allows the concrete to close those cracks."

Banthia has already rolled out such a pilot project in rural India, where there's a shortage of well-maintained streets that prevent villagers from delivering their goods to market or importing construction materials.

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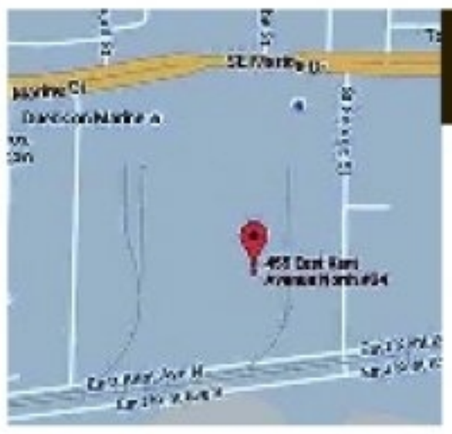

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Key diabetes drug not covered in B.C.

HEALTH

Only province that won't pay for SGLT2 inhibitors

Matt Kieltyka
Metro | Vancouver

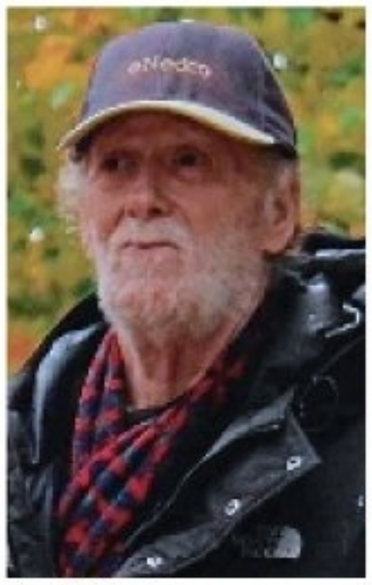
A Vancouver man living with diabetes says it is outrageous British Columbia is the only province that doesn't cover a drug that could save his life.

West End resident Mark Schacter, 70, and his doctor, diabetes specialist Tom Elliot, believe he is the ideal candidate for a class of Type 2 diabetes oral medication, SGLT2 inhibitors, that have been proven to reduce mortality, for those at high risk of heart attacks and stroke, by more than 30 per cent.

The federally approved drugs have been available in Canada since 2014 and, since then, all provinces except B.C. have decided to cover the medication.

While $3 a day doesn't sound like much, the out-of-pocket costs quickly add up for a low-income pensioner such as Schacter, who has suffered several heart attacks already.

"The way I'm looking at it is that this is a drug that's going to help me and others with diabetes. But I'm saying to myself, 'Why are we left out? Do I have to get a mailing address for Alberta or something?'"



Mark Schacter. WANYEE LI/METRO

he asked. "I'm very tight with money. In terms of extra costs, that creates a real problem for me because I only have a finite amount of money I'm surviving on every month."

Elliot, medical director of the BC Diabetes clinic in Vancouver, has been lobbying government to cover the drug through PharmaCare, but says he has been told doing so would be too expensive.

The specialist believes as many as 50,000 British Columbians would benefit from the drug but many do not have private insurance and can't afford to pay for the medication themselves.

When the drugs were new to the market, Elliot said the three competing manufacturers would provide them for free through a smart card program.

But those perks are gone and there's a huge financial gap facing patients because the drugs aren't publicly covered.

"What has suddenly happened is I have masses of patients who are on these drugs, who are benefiting from them, but who mostly can't afford to pay for them," said Elliot. "They've become a mainstay of helping our patients get their diabetes under control, there is every reason to believe (they work). B.C. arbitrarily decides they are not going to cover these drugs and I'm in battle mode to persuade PharmaCare."

Elliot said it's not uncommon that B.C., in a bid to constrain health care costs, is the outlier when it comes to covering drugs.

Yet, he said, more expensive diabetes drugs that are less efficient are currently covered.

In a statement provided to Metro, a Ministry of Health official said the drugs (canagliflozin, dapagliflozin and empagliflozin) are currently under review by its Drug Benefit Council and a decision isn't expected until the New Year at the earliest.

"(The review) examines all the evidence about the drug's efficacy, safety and cost-effectiveness," the statement reads. "After all these steps, the ministry looks at PharmaCare's general policies on what is covered, and whether the ministry has the resources to cover the cost of the drug, and then makes a final decision."

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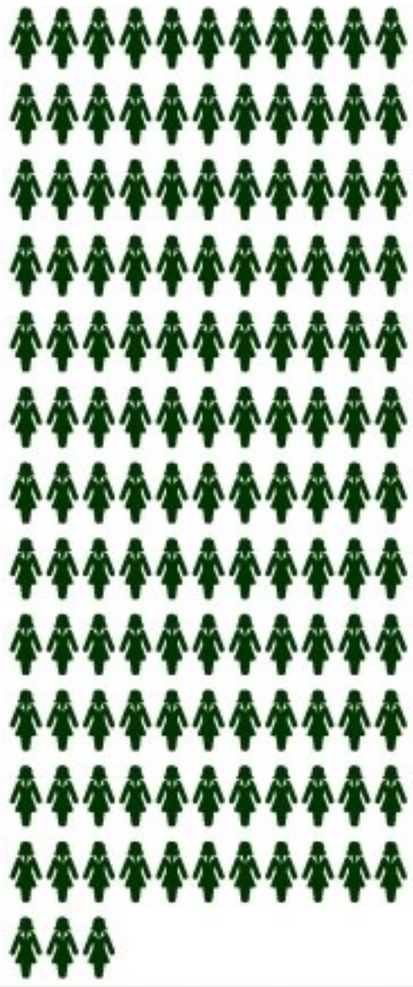
#WomenOnBoards

‘No reason boards can’t be 50/50’

There are a total of **399 seats** on Crown corporation boards and **135 women** and **264 men** currently occupying those seats. That’s almost **two men for every woman**



EQUITY

Gender parity lacking beyond federal cabinet, analysis shows

Ryan Tumilty
Metro | Ottawa

Prime Minister Justin Trudeau’s concise “Because it’s 2015” explanation of why it was important to him that an equal number of men and woman make up his cabinet gave many people hope that gender parity would extend beyond his ministry.

But an analysis by Metro reveals federal Crown corporations still have a way to go before their boards are comprised of as many woman as men.

There are a total of 399 appointees spread out across the various boards of directors of the 42 federal Crown corporations. Of those, 135 appointees — or 34 per cent — are women.

Some fare better than others when it comes to the number of women on their boards. Women hold eight of the 10 seats on the Canadian Museum for Human Rights’ board of directors. Over at the International Development Research Centre, seven of the 12 board members are women.

Two Crown corporations — the Canadian Dairy Commission and the Laurentian Pilotage Authority — have no women on their boards.

Many others — including highly influential Crown corporations such as the Bank of Canada (which has four women

ABOUT THIS SERIES

THIS WEEK Metro will look closer at the Crown corporations that the federal government oversees, which **our analysis shows are overwhelmingly male.** Many of these Crown corporations have huge influence on the lives of Canadians, from the interest rates they pay banks, to mail delivery to airport security.

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A four-part Metro special focus

AT A GLANCE

Boards without any women:
- Canadian Dairy Commission
- Laurentian Pilotage Authority

Boards with a majority of women:
- Canadian Museum for Human Rights
- Federal Bridge Corporation
- National Arts Centre
- International Development Research Centre

on its 15-person board) and the Canadian Mortgage and Housing Corporation (which has two women and three vacancies on its 12-person board) — are made up of mostly men. The federal cabinet appoints board members to Crown corporations, typically to multi-year terms.

Raymond Rivet, director of media affairs with the Privy Council Office, said changing the makeup of the boards is something the government is working on.

"To help the government achieve these goals, the Privy Council Office works with the responsible ministers' portfolio departments and organizations to help ensure that recruitment strategies and outreach are aligned with these objectives," he said in an email.

"Candidates for (board) positions complete an online profile, where they provide information on their second official language proficiency, and voluntarily self-identify as a member of an employment equity group," he said.

Economic Development Minister Navdeep Bains introduced a bill earlier this year, C-25, which if passed will require publicly traded companies to disclose the gender makeup of their boards.

Neither Bains nor Status of Women Minister Patty Hadju was available for an interview, despite repeated requests by Metro over several days.

Equal Voice spokeswoman Nancy Peckford, whose organization advocates for more women in political office, said the numbers — while better than the gender balance on corporate boards in the private sector — show the government still has more work to do.

"I would say the number is encouraging," she said. "It shows absolutely there is more work to be done."

The government should take a closer look at the boards of its Crown corporations to determine which ones need a better balance of women and men when it comes time to appoint new members, she said.

"We believe there is no reason that those boards can't be 50/50 men and women," she said.

Equal Voice encourages women to seek political office, though Peckford notes they often need more prodding than men to do so. She says she hopes the government continues its efforts to reach out to women.

"Women tend to question their own skill sets and their value at some of these tables more than their male counterparts," she said. "I don't think it's a lack of commitment. I just think it's putting all the wheels into motion."

WHAT YOU CAN DO

The federal cabinet appoints new directors to Crown corporation boards when positions open up. You can advocate for more diversity by contacting your MP and with the hashtag **#WomenOnBoards.**

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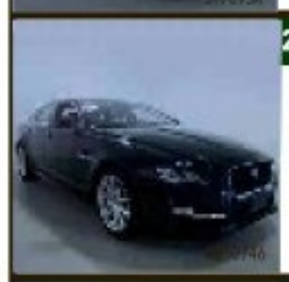

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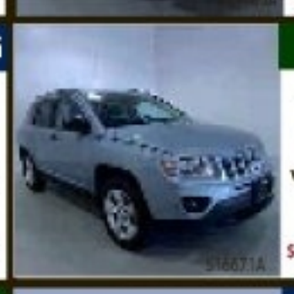

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Panama Papers cause huge probe

TAX EVASION

85 Canadians investigated for hiding cash offshore

Eighty-five Canadians identified in the Panama Papers Leak are now being investigated for tax evasion, the Canada Revenue Agency has revealed.

Details of Canada's enforcement effort were provided to Torstar News Service the same week the U.K., which is a major hub of the offshore finance world, said it has launched reviews into 65 suspected tax cheats based on the leaked documents.

"The CRA will ensure that all Canadian taxpayers identified from the Panama Papers are pursued," wrote spokeswoman Jelica Zdero in an email.

These numbers represent the first results of a $444-million investment in the CRA's enforcement capacities, announced in April, days after the massive leak of offshore corporations and trusts.

The CRA confirmed that it had reviewed more than 2,600 records from the Panama Papers, but declined to discuss how it obtained the documents or whether it paid for them, as some European tax agencies have done. It did say that it obtained tens of thousands of supporting documents from foreign governments and court orders to aid the investigations.

> **The CRA will ensure that all Canadian taxpayers identified from the Panama Papers are pursued.** CRA spokeswoman Jelica Zdero

To date, 60 formal audits have been launched into Canadians identified in the leaked database of Panamanian law firm Mossack Fonseca.

The CRA also said it has executed search warrants and launched criminal investigations, but declined to be more specific.

"In order to ensure the integrity of our criminal investigative work and to respect the confidentiality provisions of the acts we administer, the CRA does not comment on an investigation that it may or may not be undertaking," CRA spokeswoman Lisa Damien wrote in an email.

Canada loses an estimated $6 billion to $7.8 billion in tax revenues to offshore tax evasion every year. Despite this staggering number, the CRA hasn't been very successful in prosecuting offshore tax schemes, having convicted only 49 people and levied $13.4 million in fines since 2010. TORSTAR NEWS SERVICE

Prime Minister Justin Trudeau met with the Hadhad family after sharing their success story at the United Nations. PEACE BY CHOCOLATE/THE CANADIAN PRESS

'A very, very special' treat

A Syrian refugee family who built a chocolate business in Nova Scotia had their product sampled by a special sweet-toothed Canadian — Prime Minister Justin Trudeau.

Tareq Hadhad and his father, Issam, had an unexpected meet-and-greet with Trudeau during his trip to Sydney, N.S., last week.

A video of Thursday's encounter shows Trudeau embracing both men and calling the Hadhad family "an extraordinary example of the kind of strength and leadership and engagement that comes with bringing new people to Canada."

"He had been following the story for a while," Tareq Hadhad said Sunday in an interview. "He was so excited. When he came, he knew our names, he hugged us.... It was a very, very special thing for us."

Tareq Hadhad said Peace by Chocolate is struggling to keep up with orders since Trudeau put a spotlight on the Hadhads during a recent address to the United Nations. THE CANADIAN PRESS

Trump picks chief of staff

U.S. POLITICS

Republican honcho given top position in White House

Reince Priebus
THE ASSOCIATED PRESS

President-elect Donald Trump named Republican Party chief Reince Priebus as White House chief of staff and conservative media owner Stephen Bannon as his top presidential strategist, two men who represent opposite ends of the unsettled GOP.

In bringing Priebus and Bannon into the White House, Trump is making overtures to both traditional Republican circles and the party's anti-establishment wing, which helped fuel the businessman's political rise.

Priebus has deep ties to GOP congressional leaders, particularly House Speaker Paul Ryan. Bannon previously ran the Breitbart website, which was fiercely critical of Republican leadership, including Ryan.

Bannon was notably given top billing in the press release announcing the appointments, a curious arrangement giving that White House chief of staff is typically considered the most powerful West Wing job.

Under Bannon's tenure, the Breitbart site pushed a nationalist, anti-establishment agenda and became one of the leading outlets of the so-called alt-right — a movement often associated with white supremacy and a defence of "Western values."
THE ASSOCIATED PRESS

A road in Wellington on Monday. THE ASSOCIATED PRESS

New Zealand hit by deadly earthquake

A powerful earthquake struck New Zealand's South Island early Monday, killing at least two people, damaging buildings and infrastructure, and prompting emergency services to warn people along the coast to move to higher ground to avoid tsunami waves.

The magnitude-7.8 earthquake struck just after midnight in a mostly rural area that's dotted with small towns. Near the epicentre, it opened up snaking fissures in roads and triggered landslides.

It caused damage in Wellington, the capital, more than 200 kilometres to the north and was also strongly felt in the city of Christchurch to the south. Residents said the shaking went on for about three minutes, and was followed by a number of strong aftershocks.

Police said one person died in the small coastal town of Kaikoura and another in Mt. Lyford, a nearby ski resort.

The quake completely cut off road access to Kaikoura, said resident Terry Thompson, who added that electricity and most phones were also down in the town of 2,000, a popular tourist destination. THE ASSOCIATED PRESS

metro IN PARIS

Remembering the lost, one year later

Lance McMillan
For Metro in Paris

Despite the city still being on high alert, many in Paris weren't deterred from coming out to vigils to remember the lives were taken one year ago.

At Place de la République, people holding signs saying "free hugs" waited for anyone who was in need of an embrace — many were.

Outside the Bataclan, which only just reopened Saturday to a sold-out Sting concert, visitors lit candles and left flowers.

Across the street from the concert hall, a piano was rolled out for anyone who wanted to play a tune for the crowds that had gathered. Mistakes didn't matter here. The emotions that exuded from every song overwhelmed the senses and brought many to tears.

The most moving moment came as one woman played the late Leonard Cohen's Hallelujah as strangers locked arms with each other another and swayed back and forth while singing along.

IN BRIEF

Many children among dead as Syria violence continues
At least 11 children were among 23 people killed Sunday in northern Syria as pro-government forces kept up their campaign against opposition areas in the north, while rebels shelled a government-held district in Aleppo city.

At least eight more people were killed in a suspected airstrike on a crossing point connecting Kurdish-held areas with rebel areas in northern Aleppo province.
THE ASSOCIATED PRESS

Bulgaria's leader quits ahead of big election loss
Bulgarian Prime Minister Boiko Borisov announced his resignation after polls showed his party losing badly in Sunday's runoff presidential election.

Survey showed Gen. Rumen Radev taking about 58 per cent of the vote.
THE ASSOCIATED PRESS

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metro VIEWS
Your essential daily news
Monday, November 14, 2016

URBAN ETIQUETTE ELLEN VANSTONE

THE QUESTION
I held the door open for someone at a very busy chicken place and then they cut in front of me in line. Do I accept this?

Dear Ellen,

Whenever possible, I hold the door for people, but at my local Portuguese barbecue chicken place, the line is always long and the service (unlike the chicken) leaves a bit to be desired. The last two times I went, I reached the door a millisecond ahead of the next patron, and both times I held the door open, and let them enter before me. But neither time did the other patron say anything like "You held the door; of course I won't go ahead of you in line." No, both times they happily let my door holding allow them to be served ahead of me. In total, I lost several minutes to my door manners.

Do I need to hold the door when I can see it leading to inconveniences? And am I wrong to think that people shouldn't use door-holding as an excuse to add to the frustrations of the person kind enough to hold it?

Door Holder

Dear Door Holder,

There's something about people cutting into a line that brings out the child in some of us — possibly because it harkens back to that horrifying childhood moment when we realize *the world is not fair*. Our loss of innocence begins on the day we find out that, even if we behave properly and follow the rules, no one can guarantee we'll get the justice we deserve.

I personally find it enraging when people crowd onto the streetcar ahead of me after I've politely queued behind everyone who was there before me. It's also super annoying when you're at the supermarket checkout with one item, and someone with a full cart dives ahead of you.

I'm ashamed to admit how much time I spend thinking up "cutting" remarks that will shame them into better manners, which would be ironic since the remarks I come up with would be blatantly rude.

After the vitriol of the U.S. campaign, I realized how stupid I was to get mad at people who cost me a few nanoseconds.

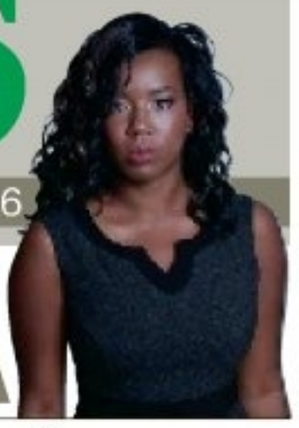
Believe it or not, the U.S. election last week improved my attitude. Regardless of whose side you were on, I'm sure most people felt trepidatious, even up here in Canada, as to what would happen.

So I was hyper-aware of everyone around me as I set out to pick up a Metro News from the corner box, and walk to my local café. I had to dodge the usual late-for-work drivers wheeling through right-hand turns without looking and pedestrians weaving all over the sidewalk as they stared at their phones. But I dodged them without my usual sense of angry indignation. After all the nasty vitriol of the campaign, followed by Hillary's gracious high-road concession speech, I realized how stupid I was to get mad at people who cost me a few nanoseconds here and there.

If you want to be polite, you have to accept that sometimes it can result in inconvenience. What I see when you open the door, stand aside and generously let someone else go ahead of you in line is a generous and well-mannered person who is making the world a better place.

Need advice?
Email Ellen:
scene@metronews.ca

VICKY MOCHAMA



Glamour magazine defines 'woman' in mysterious ways

The era of women is over.

"What era?" you ask.

"I can't hear you over this buzzing sound," I would answer. The buzzing sound is thousands of women opening up Glamour magazine to find that Bono from popular iPhone band U2 is one of their Women of the Year.

"Is Bono a woman?" you ask.

"Bono is not a woman," I would answer. I know this because I am a woman. And Bono doesn't know our secret handshake.

None of this matters to Cindi Leive, Glamour's editor-in-chief, who said, "The idea that a man who could select any cause in the world to call his own, or no cause at all, is choosing to work, and not just for one night or at a special event, but consistently day after day and month after month on behalf of women, is incredibly cool and absolutely deserves applause."

Bono's anti-poverty work is deserving. His philanthropic range is admirable: Product RED, the ONE campaign, making Paul Martin seem cool.

Still, and maybe it's just nitpicking, but he's not a woman. What Glamour sees as overdue recognition is irritating.

First, Bono identifies as a man. He just does. Call him your man of the year. Invent a word (may I suggest GlamMan?) but don't confer the honour of womanhood on him when he neither needs nor wants it. We needn't condescend to men.

This seems like the start of a troubling pattern. Are human women passé now? Is there some kind of fatigue with corporeal female beings? When the UN named Wonder Woman as their ambassador, we should have known that it was the beginning of the end.

I haven't checked the statistics, but a quick survey of the women I know shows that they haven't been recognized as a Glamour Woman of the Year. Even if we are running out of women, there are at least a few left who haven't been recognized. Or maybe we are out of women. Surely someone would have noticed if the global population of women were rapidly declining.

We should be cautious in how we reward men who work on behalf of women. For every Bono, there are likely thousands more women working in decidedly unglamorous conditions who will go unrecognized. Even in Bono's case, there are so many women who make it possible for his work to even have any impact — African grandmothers for one.

As women from different political backgrounds contend with the Hillary Clinton loss, the spotlight should stay on the women who do the tough, uphill and unglamourous work of advocating for women's lives.

Let's be wary of giving men a standing ovation when human women still barely get a round of applause.

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Lego won't advertise in Britain's Daily Mail anymore because of paper's anti-immigrant stance

Living for tomorrow instead of just today

Engineers Daniel and Emily Teo share their budgeting tips for fellow millennials on a personal finance blog called Urban Departures. CONTRIBUTED

BY THE NUMBERS

40%

If they lost their job, 40 per cent of Canadians would only have enough money to live on for four weeks or less.

19%

According to the Financial Planning Standards Council survey, 19 per cent said they would run out of money in one week.

PERSONAL FINANCE

Getting by in life 'paycheque to paycheque' a growing reality

Melissa Dunne
For Metro Canada

Even Drake hardly uses the phrase YOLO (you only live once) anymore, but many of his fellow Canadians still subscribe to the motto when it comes to their finances.

A new survey from the Financial Planning Standards Council (FPSC) found that 35 per cent of respondents said "they live for today and let tomorrow take care of itself."

Numbers show Canadians really do seem to be living for today, with little thought given to how they will pay for tomorrow. A staggering 40 per cent of the survey respondents said if they lost their job or other main source of income, they would only have enough money to continue paying their living expenses for four weeks or less, and 19 per cent said they would run out of money after just one week.

Kelley Keehn, FPSC's consumer advocate, does not advocate taking a YOLO attitude towards finances. The Gen Xer encourages millennials to start young, and aim to have about six months of living expenses saved up for that inevitable rainy day.

For those looking to pay for some professional help, Keehn suggests going to findyourplanner.ca to find a certified financial planner. There are also many free online tools available, added the author of nine books on finance.

"You really need to have a solid financial plan," said Keehn in a phone interview.

HAVE SOME PRUDENCE

About one in four respondents to the FPSC survey said they worry "almost constantly" about money. Bridget Eastgaard, 30, used to be no different.

When the Calgarian was in university her mind was preoccupied with her growing debt. While the millennial was able to land a full-time job shortly after graduation, she didn't know how to dig herself out of about $20,000 of student debt.

"I literally Googled 'how to pay off student loans,'" said Eastgaard in a phone interview.

It turned out she was a quick learner and was able to pay off her debt in just 22 months, by working full time, plus doing tutoring on the side.

She became so passionate about finances that she eventually went back to school to get a degree in finance and now works full time on her business, the blog Money After Graduation.

Fellow millennials Daniel and Emily Teo, also have a passion for finance.

The two engineers/bloggers of the personal finance blog, Urban Departures, use what Daniel, 31, calls "systems."

"We have better things to do with our time, so we set up systems," said Daniel, a dad to two kids under four, in a phone interview.

The systems include having a budget, tracking the budget, looking at the statistics and understanding the trends, explains Daniel. This strategy has worked quite well for the Teos, who over the past decade have paid off their student loans, travelled, and bought property in Toronto.

If you happen to be a millennial millionaire like Drake, you can likely live the YOLO motto every day, every day … while a team of professionals manages your substantial finances for the future.

For the rest of us mere mortals it's perhaps wise to amend The Six God's lyrics to: YOLOBYMLFALTSHSFP —You Only Live Once (But You Might Live For a Long Time) So Have Some Financial Prudence.

Not quite as catchy as the original motto, but certainly more practical.

Don't avoid that mess you've made

PERSONAL FINANCE

Move forward by facing fear, embarrassment head on

Gail Vaz-Oxlade
For Metro Canada

Have you ever seen the movie The NeverEnding Story? The majority of the story takes place in the parallel world of Fantasia, a world being destroyed by The Nothing. As The Nothing creeps across the land, everything is consumed, leaving behind desolation and emptiness.

The protagonist is a young warrior, Atreyu, who is charged with finding a way to stop The Nothing.

I've met people who have The Nothing in their lives when it comes to their money. They are living in a miasma of inaction, the desperation of their circumstances paralyzing them. They're afraid to look too closely at the mess they've made because that'll crystallize just how dire their circumstances really are.

Sometimes they feel helpless. They even avoid seeking help because they're too embarrassed by the mess they've made to fess up and get help. If you're sure that what you're doing now isn't working for you, then it's time to make some changes.

For as long as you remain mired in The Nothing, you will be eaten by the misery you're feeling. Face The Nothing head on and you will not only overcome the fear and the embarrassment, you'll no longer feel helpless. You'll be moving forward.

It won't happen quickly. It'll take time. And effort. It took time to make the mess, so it'll take some serious effort to fix what's broke.

Set aside the excuses you've been using for why you're in a mess, like, "Gail, I want to make things better, but I just don't know where to start. How can I take money out for the jars if I'm always in overdraft?"

I get this question all the time. Hey, does being in overdraft stop you from buying groceries? I don't think so. And that's the money you're putting in the food jar. Using the jars isn't about finding extra money, it's about taking the money you'd normally spend out of the bank (yes, even off your overdraft) and putting it into your jars, then not spending any more than that.

Eventually, if you've done a budget and you're cutting back on your expenses, you'll have the money to pay off that overdraft because you're watching where your money goes and you're focused on getting rid of the overdraft.

Here's another excuse I hear frequently: "I can't figure this out. I just don't really have a brain for money. It's too hard. Where can I go to get someone to help me?" You don't own a pen and a piece of paper? You can't add and subtract? So many people see the math of money as overwhelming. It isn't. It's Grade 5 math. Seriously. Grade 5. Stop with this excuse!

You can change your life. You can work out your money problems. But you have to want to do it. And you have to be willing to get off your ass and do the hard stuff it takes to figure out where you are and where you want to go.

If you let your sense of being overwhelmed, your lack of time, or your waning willpower get in the way,

The Nothing will eat you.

For more money advice, visit Gail's website at gailvazoxlade.com

Set aside the excuses you've been using for why you're in a mess, like, "Gail, I want to make things better, but I just don't know where to start. How can I take money out for the jars if I'm always in overdraft?" ISTOCK

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JOHANNA SCHNELLER WHAT I'M WATCHING

The consoling power of art

Kate McKinnon, as Hillary Clinton, singing Hallelujah, the signature song by Leonard Cohen on SNL. CONTRIBUTED

THE SHOW:
Saturday Night Live, Nov. 12, 2016 (NBC/Global)
THE MOMENT: Hallelujah

Sitting alone at a piano, wearing her trademark white pantsuit, Kate McKinnon, as Hillary Clinton, begins singing Hallelujah, the signature song of Leonard Cohen, who died last week. "Oh, that's a nice tribute to Cohen, and to Clinton," you think. "I didn't know McKinnon could sing so well."

But part of you is waiting for her to do something ironic with the lyrics, maybe in the second verse. As she keeps singing, you realize, "Oh my god, she's doing this straight." And then, "Oh my god, this is really, really moving." Next thing I knew, I was sobbing.

As an American and a woman, this last week has been a terrible one for me. Witnessing Hillary Clinton's heartbreaking, generous, hopeful concession speech, I was in awe of her strength. She wasn't going to be the woman who cried. I cried for her.

Every day since, it hits me how much we've all lost in Clinton's loss. Who knows when we'll see a woman U.S. president now? Who knows what will happen to the planet, with a world leader who doesn't believe in climate change? Who knows what will happen to people outside the mainstream, with a unified government against them?

But watching McKinnon in that pantsuit — and everyone at SNL who navigated this bitter election so well (another highlight: Tom Hanks doing Black Jeopardy) — I never felt luckier to be a liberal intellectual. I may be loathed by many of my fellow Americans. But I'm so grateful for the consoling power of art.

Johanna Schneller is a media connoisseur who zeroes in on pop-culture moments. She appears Monday through Thursday.

'That's the sign of a great songwriter'

LEONARD COHEN

From Oprah to the Olympics, Hallelujah's meteoric rise

There was a time when Leonard Cohen's Hallelujah wasn't even a footnote in the Montreal performer's music career.

The 1984 synth track fumbled its way into release and practically fizzled out, never being promoted as a single.

But it was gradually discovered by performers who eagerly dove into Cohen's lyrical masterpiece and covers began multiplying.

Velvet Underground founding member John Cale was one of the first to reinterpret the song and a cover by the late Jeff Buckley accelerated Hallelujah's meteoric rise from obscurity.

"I couldn't think of any other song that had a trajectory anything like what happened with the phenomenon of Hallelujah," says Alan Light, author of The Holy or the Broken: Leonard Cohen, Jeff Buckley, and the Unlikely Ascent of Hallelujah."

Light adds the song went on to develop incredible range despite its deep lyrics.

"(It's) a song that people sing at funerals and they sing at weddings; that they sing in great celebration in the way he initially intended it — the opening of the Olympics — or it's very melancholy and it's very solitary and sad in the way it gets used in a lot of movies and TV shows."

Light has tried to find other songs that have had a similarly unusual journey: perhaps John Lennon's Imagine, Simon & Garfunkel's Bridge Over Troubled Water or Sam Cooke's A Change is Gonna Come. He says none of them quite compare: "There's a beautiful ambiguity in the song."

When Steven Page was asked to perform Hallelujah at Jack Layton's 2011 state funeral, the former Barenaked Ladies frontman began to reflect on the themes behind Cohen's lyrics. While other covers have skipped some of the darker verses, Page preferred using all of Cohen's lyrics.

"When you perform the whole song it has a lot more rage, confusion and uncertainty," Page says.

"It's also about disappointing people. That's a heavy topic to broach at a funeral, but I felt like it was the absolute right choice."

Others have taken the song in different directions. U2's Bono chose a trip hop-influenced spoken word approach and singing contestants on shows like American Idol used it mostly to showcase their pipes.

Hallelujah also became a staple of network TV shows like The West Wing, The O.C. and ER when producers wanted to evoke a certain spiritual tone.

Vocal group the Tenors credit the song with helping define their careers. "We've used it in many of the biggest moments we've experienced," says singer Fraser Walters, pointing to an appearance on Oprah where they sang it alongside Celine Dion.

Walters credits Cohen's astute lyrical ability for giving Hallelujah a nuance that let it be reinterpreted countless times over.

"That's the sign of a great songwriter," he says. "Even though there might be some personal messages in there for Leonard himself, people were able to make it their own. The melody is hauntingly beautiful."

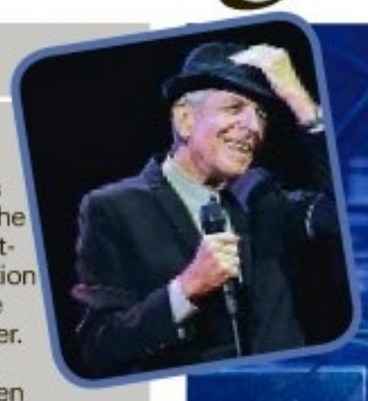
Cohen once expressed mild exasperation with its newfound popularity. "I think it's a good song, but I think too many people sing it," he told the CBC in 2009.

Page says he agrees that performing Hallelujah has become a bit of a cliché.

"At the end of the day, those clichés happen because they affect people over and over again," Page says. "They get punched in a gut by something in a song and can't even articulate it. That's what great songs do, they articulate a feeling for us."

THE CANADIAN PRESS

FAMILY



Cohen's son grateful to fans
Leonard Cohen's son is thanking the public for the outpouring of affection that followed the death of his father. In a Facebook post, Adam Cohen paid tribute to his father's "unique blend of self-deprecation and dignity" as well as his charisma and vast body of work. Leonard Cohen died in his home in LA last week at age 82. THE CANADIAN PRESS

k.d. lang, pictured here performing at the 2013 Juno Awards in Regina, says she cherishes the moment she sang Hallelujah for Leonard Cohen. LIAM RICHARDS/THE CANADIAN PRESS

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metro SPORTS

Borussia Dortmund's Hans-Joachim Watzke says "it was no joke" and "not a marketing move" to have Usain Bolt practise with the Bundesliga team

Lions oust Bombers on Jennings' legs

CFL PLAYOFFS

QB rushes for pair of TDs in fourth quarter

The Lions' Mike Edem tackles Blue Bombers running back Andrew Harris at BC Place Stadium on Sunday. DARRYL DYCK/THE CANADIAN PRESS

Jonathon Jennings looked left, then over the middle, and finally to his right.

With no one open, the pocket collapsing and his mental clock ticking down, the quarterback for the B.C. Lions chose to try and go it alone.

"It was crazy. I went through so many different reads," said Jennings. "Nothing was there."

It turned out to be a wise decision.

Jennings broke a tackle from hard-hitting Winnipeg safety Taylor Loffler to score his second rushing touchdown of the fourth quarter on a gutsy nine-yard scamper with 66 seconds left, as the Lions came back to defeat the Blue Bombers 32-31 on Sunday in a wild CFL West Division semifinal.

B.C. trailed 25-6 just before halftime. Jennings was intercepted on the second play from scrimmage and then fumbled deep in Winnipeg territory, but the second-year QB rallied his team with a performance worthy of a veteran.

"Some of the things he does ... I mean that last play was amazing," said wide receiver Bryan Burnham.

Winnipeg was still alive after the Lions' two-point conversion attempt that would have put the hosts up by three failed, but rather than go for it on third and four from the B.C. 53 with 36 seconds left, the Bombers elected to try a 61-yard field goal from Justin Medlock that came up well short.

WEST SEMIFINAL

BC	W
32	31

Jennings finished 26 of 35 passing for 329 yards with touchdown tosses to Burnham and Terrell Sinkfield for the Lions, who will play the Calgary Stampeders in next Sunday's West final.

Jeremiah Johnson rushed 11 times for 110 yards and scored B.C.'s other TD on the ground, while Paul McCallum added two converts.

Matt Nichols was 26 of 40 with touchdown passes to Brett Smith for the Bombers, who returned to the playoffs for the first time since 2011, but were left disappointed after scoring just six points after halftime against a team they beat twice last month in the regular season.

"Credit to their defence," said Nichols. "Going against a high-powered offence like that, you know you have to score points to win.

"They did a good job and we didn't do enough."

Andrew Harris carried 11 times for 61 yards and a touchdown against his former club, while Medlock added three field goals, three extra points and a kickoff single. THE CANADIAN PRESS

NHL

Granlund plays the hero in overtime

SUNDAY In Vancouver

5	4
CANUCKS	STARS

In their first game back after a tough six-game road trip, the Canucks looked like a team hoping to wipe away some bad memories.

Markus Granlund scored in overtime and Vancouver rallied to defeat the Dallas Stars 5-4 on Sunday afternoon.

The victory was only Vancouver's second in its last 12 games. The team just returned from a 1-5 road trip that included back-to-back shutout defeats and the loss of top-line forward Jannik Hansen to injury (rib fracture).

"It was a tough one (road trip) for us, but it's good to be back home and this was a good win for us," said Granlund. "Everybody in this room is sticking together and playing for each other."

There were several other bright spots Sunday, such as a goal from struggling winger Loui Eriksson (his second of the year), the first NHL goal from defenceman Troy Stecher, and a power-play goal from Brandon Sutter, marking only the team's second extra-man goal in 11 games.

"It was a good feeling," said Stecher of his first goal. "But getting that win on home ice is a lot better feeling. I'm sure you guys can see it throughout the room — the vibes are up and we feel pretty good."

Bo Horvat also scored for the Canucks (6-9-1) while Ryan Miller made 17 saves.

Patrick Eaves scored twice, while Lauri Korpikoski and Antoine Roussel also scored for the Stars (6-6-4). THE CANADIAN PRESS

IN BRIEF

Seahawks stuff Pats for win

This time, Seattle won it at the goal-line.

It certainly won't make up for the Super Bowl loss two seasons back, but the Seahawks' goal-line stand lifted them to a 31-24 victory over the New England Patriots on Sunday night.

Tom Brady couldn't connect with Rob Gronkowski on a fade pattern on fourth down as the Pats failed four times from inside the 2. THE ASSOCIATED PRESS

T-Wolves' Wiggins goes off on Lakers for 47 points

Andrew Wiggins poured in a career-high 47 points, equaling the entire Lakers starting lineup to lead the Minnesota Timberwolves to a 125-99 victory over Los Angeles on Sunday night.

Wiggins made 14 of 21 shots.

"I think he's just scratching the surface," Wolves coach Tom Thibodeau said. "I think he can do a lot more."

THE ASSOCIATED PRESS

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RECIPE Artichoke and Spinach Lasagna Roll-ups

PHOTO: MAYA VISNYEI

Ceri Marsh & Laura Keogh
For Metro Canada

You just won meatless Monday with brilliantly easy and gooey dish.

Ready in 55 minutes
Prep time: 25
Cook time: 30
Serves 6

Ingredients
- 1 box (13.25 oz) lasagne sheets, fresh, pre-cooked or cooked
- 2 cups tomato sauce
- 2 cups fresh baby spinach
- 2 cups ricotta cheese
- 1 cup grated Parmesan
- 1/2 to 1 (6 oz) jar artichoke hearts, drained
- 1 egg
- 1/2 tsp salt
- 1 cup grated Fontina cheese, divided
- 1 cup grated mozzarella cheese

Directions
1. Preheat the oven to 350. Ladle thin layer of sauce on bottom of a 9' x 13' inch baking dish.
2. In food processor, add spinach, ricotta, Parmesan, artichoke, egg and salt and process until you have a creamy mixture.
3. Create a rolling station by laying noodles out on a flat surface (lined with parchment) and mix Fontina and mozzarella in a bowl. Take a heaping Tbsp ricotta mixture and create a thin layer across the entire lasagna noodle. Sprinkle with Fontina and mozzarella mix.
4. Gently roll up noodle from one end to the other. Place roll-up seam side down in the prepared baking dish and repeat until all the lasagna noodles are filled.
Pour more tomato sauce over the tops of the lasagna roll-ups and sprinkle with remaining Fontina and mozzarella mix.
5. Loosely cover the baking dish with aluminum foil, and bake for 15 minutes. Remove foil, bake for another 15 minutes. Garnish with parsley if desired.

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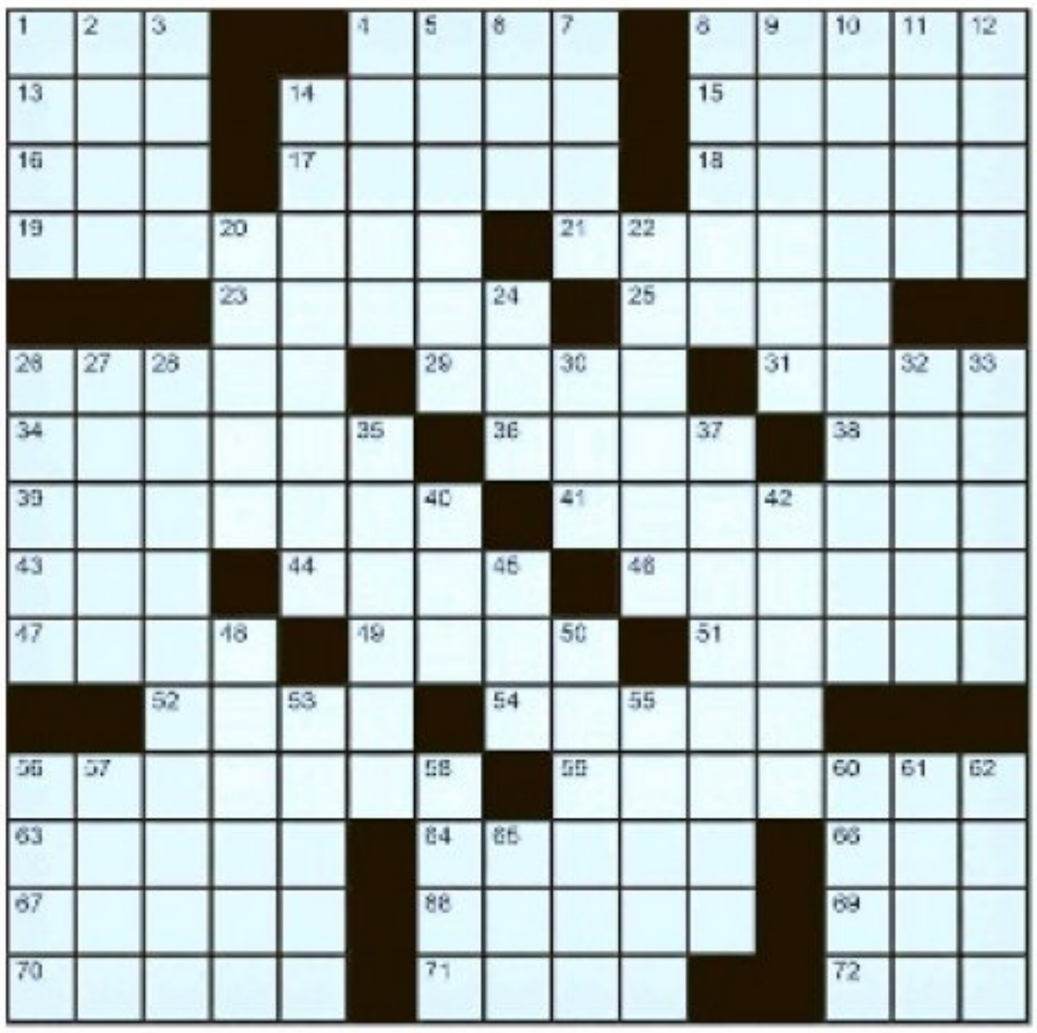
CROSSWORD Canada Across and Down

BY KELLY ANN BUCHANAN



ACROSS
1. "Quite delicious!"
4. Filmdom's Cameron
8. Significant
13. Neil Young's "I __ Child"
14. Mushrooms
15. Valley in Ontario depicted by The Group of Seven
16. CEO's deg.
17. NFL player in Baltimore
18. Grateful Dead's "__ Jones"
19. "If I Needed __" by The Beatles
21. Milk containers
23. Hagar the Horrible's dog
25. "Walking in Memphis" by Marc __
26. Sunday's supper
29. Wrongdoing, in law
31. Amongst
34. Bring about
36. Newbie
38. __ pedestal
39. The entire 12 months: 2 wds.
41. Factory job
43. "Case of the Ex" songstress
44. Ontario: 16 Wing Borden, the 'Birthplace of the ____'
46. Rock band, Faith __
47. Gus Van __ (Director)
49. Radiohead frontman Mr. Yorke
51. Hoodwinks
52. Ms. Hatcher
54. Beau __ (Gracious action)
56. Popeye's craving
59. Plucks one's eyebrows
63. Berry from Chile
64. Justin Bieber mentor
66. Sept., __., Nov....
67. Driving about-face
68. Crucifixes
69. Surprised shout!
70. Clarified butters
71. Sassiness, in slang
72. Broom alternative

DOWN
1. Tuber servings
2. Shield's centre knob
3. Polite address for a lady
4. 1958: "Rebel-'Rouser" by __ Eddy
5. Reverse
6. 'Pass' suffix
7. Atomic Number 30
8. Prefix to 'biotic' (Type of diet)
9. Mystery writer Ms. Christie
10. American actor who stars on #14-Down (Trivia! He played Khal Drogo on "Game of Thrones"): 2 wds.
11. Mr. Reeves, Outdoor & Garden Expert on "The Marilyn Denis Show"
12. Liotta and Romano
14. New original scripted series on Discovery Canada set during the 1700s fur trade of the New World
20. English class assignment
22. TV show like #14-Down, __/Adventure
24. High society, Bon __
26. Paper quantities
27. Songbook standard: "It's __ Paper Moon"
28. East Coast ocean, en francais
30. Brit. fliers
32. Arm-__-__
33. Comedian Mr. Cook's
35. Exerciser's acid in muscles
37. Icing-on-cakes appliers
40. "Yahoo!"
42. Host an event
45. Lighthouse aura
48. Time on the job
50. Manner
53. Claude of "Casablanca" (1942)
55. Ingrid Bergman, for one
56. Self-satisfied
57. Route
58. John of "The Elephant Man" (1980)
60. Move quickly
61. Canyon feedback
62. Discontinue
65. Old French coin

IT'S ALL IN THE STARS Your daily horoscope by Francis Drake

Aries March 21 - April 20
Because of the Full Moon, it's a crazy day with regard to spending money. Spend money on gas or food only. Take it easy. (It's for your own good.)

Taurus April 21 - May 21
Today the only Full Moon in your sign all year is taking place, which is why relations with others might be tough. Don't make any important decisions.

Gemini May 22 - June 21
There's no question that this is a crazy day at work. Chalk it up to the energy of the Full Moon. Easy does it. Postpone important decisions until tomorrow.

Cancer June 22 - July 23
This is a curious day. It's a Full Moon day; however, it's also a creative day, especially for artists. Nevertheless, be patient with your kids.

Leo July 24 - Aug. 23
Some Full Moons are easier than others. This isn't one of them. Be very careful when dealing with family members, as well as bosses, parents and VIPs.

Virgo Aug. 24 - Sept. 23
This is an accident-prone day for you because of the Full Moon energy. It just means that you could be distracted because of anger or even laughter. Pay attention.

Libra Sept. 24 - Oct. 23
This is a very poor day to make important decisions about inheritances or how to divide or share something. Postpone this kind of decision until tomorrow.

Scorpio Oct. 24 - Nov. 22
Relations with partners and close friends will be dicey, because today the only Full Moon opposite your sign all year is taking place. This creates stress on your relationships with others. Have patience.

Sagittarius Nov. 23 - Dec. 21
Things are a bit haywire at work today. Just do the bare minimum. Do not make any important decisions and do not volunteer for anything. Tomorrow is a better day.

Capricorn Dec. 22 - Jan. 20
Romantic relationships might be strained today because of the Full Moon's energy. Don't take anything seriously. Be patient, forgiving and affectionate.

Aquarius Jan. 21 - Feb. 19
This is a tough Full Moon for your sign because you are caught between the demands of home and family versus the demands of your job and your reputation.

Pisces
Feb. 20 - March 20
Pay attention to everything you say and do today, because the Full Moon energy can make this an accident-prone day. Be alert.

CONCEPTIS SUDOKU by Dave Green

Every row, column and box contains 1-9

3								2
		6			9			
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			5			3		
1								5

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5	2	8	4	1	7	6	3	9
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